

House Republican Press Release

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Representative Greene: New Legislation Allows State Consumers To Freeze Their Credit Information



State Rep. Len Greene, R-105th, said today that beginning January 1, 2006, new legislation allows Connecticut residents to place a freeze on their credit information as a step toward preventing identity theft. Connecticut now joins several other states that authorize the credit freeze. Rep. Greene, who co-authored the legislation as Ranking Member (House Republican

leader) of the Legislature's General Law Committee, noted identity theft, along with theft of a person's credit data are among the fastest growing crimes in America.

The legislation, Public Act 05-148, allows a consumer to inform the three credit agencies in writing to freeze his or her credit report. It also requires businesses such as banks or credit card companies to inform affected consumers if there has been a security breach involving their computerized personal information.

"There is no question a person's credit rating can be damaged in the event their credit data is illegally accessed," said Rep. Greene. "This legislation establishes an important safeguard for consumers throughout our state."

The law prohibits a credit rating agency from releasing a frozen credit report, or any information in it, without the consumer's express authorization. It requires an agency to freeze a report in five business days. The law creates a means by which a consumer can release his report, permanently, temporarily, or to a specific third party. It allows agencies to charge a consumer up to \$10 for each freeze or removal and up to \$12 for a temporary removal for a specific third party.

The law requires a business that has suffered a security breach involving personal information to disclose it to affected consumers, generally without unreasonable delay. It generally requires the notice to be given in writing, by telephone or electronically.